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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/854,233	05/10/2001	Srihari Kumar	P3970	8605
24739	7590	12/11/2007	EXAMINER	
CENTRAL COAST PATENT AGENCY, INC			HAVAN, THU THAO	
3 HANGAR WAY SUITE D			ART UNIT	PAPER NUMBER
WATSONVILLE, CA 95076			3693	
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			12/11/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	09/854,233	KUMAR ET AL.
	Examiner	Art Unit
	Thu Thao Havan	3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 30 October 2007.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-8, 13-15, 18-23 and 25-27 is/are pending in the application.
 - 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-8, 13-15, 18-23, and 25-27 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date: _____
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date _____	6) <input type="checkbox"/> Other: _____

DETAILED ACTION

Response to Amendment

Claims 1-8, 13-15, 18-23, and 25-27 are pending. This action is in response to the RCE received October 30, 2007. Examiner noticed that the remarks of October 30, 2007 are similar to the remarks of January 17, 2007. Thus, Examiner maintains the previous response as restated below.

Response to Arguments

The rejection of claims 1-8, 13-15, 18-23, and 25-27 U.S.C. 103(a) as being unpatentable by Northington et al. (US 6,128,602) and Atkins (US 5,875,437) is maintained.

Upon a closer examination, Applicant's arguments filed October 30, 2007 have been fully considered but they are not persuasive.

In response to the arguments concerning the previously rejected claims the following comments are made:

In response to applicant's arguments against the references individually, one cannot show nonobviousness by attacking references individually where the rejections are based on combinations of references. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.*, 800 F.2d 1091, 231 USPQ 375 (Fed. Cir. 1986).

Applicant alleges that the prior art made of record fails to teach through direct linking between the main, cobranded, and institution-specific interfaces, any parameters

associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces. The examiner disagrees with applicant's representative since Northington teaches through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (col. 3, lines 21-48). Northington discloses accessing remote network connected computer systems (ie. interfaces is immediately propagated to the other interfaces as claimed). He discloses tracking of all transactions performed by an individual or group within the systems. Moreover, the elements and components of the system may be implemented with a single computer, multiple computers within a distributed network, or any appropriate configuration of software, hardware, or both as may be apparent to one of skill in the art.

In addition, Applicant alleges that the prior art made of record fails to teach at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface. The examiner disagrees with applicant's representative since Northington teaches at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface (col. 10, lines 56-65; col. 11, lines 4-15). Northington allows authorized end users to request copies of transaction records. In order to have copies then records have to mirror the main accounts. Furthermore, he discloses an entity with the ability to administer and control in real time financial transaction capabilities at an individual account or "cardholder" level, at a group level

(including a plurality of individual accounts) and at a global level (including all accounts within the entity). Administration and control functions at the individual, group and global levels may include: adding (i.e. registered as claimed) one or more new individual accounts to enable purchasing authority).

With regards to the claims rejected as taught by Northington and Atkins, the examiner would like to point out that the reference teaches the claimed limitations and thus provides adequate support for the claimed limitations. Therefore, the examiner maintains that Northington and Atkins taught the claimed limitations.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-8, 13-15, 18-23, and 25-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Northington et al. (US 6,128,602) in view of Atkins (US 5,875,437).

Re claims 1, 13, and 20, Northington teaches a system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user is provided (col. 7, lines 5-26; col. 9, lines 41-48; fig. 1; Northington obtain updated financial in a Internet system) comprising:

a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface (col. 11, lines 4-15; col. 17, lines 50-55; fig. 7; Northington discloses an entity's portfolio Report Forecast wherein his system provides one or more authorized users with the ability to monitor financial transactions on-line and manipulate and control all financial transactions of the entity in real time using, for example, Web-browser software technology);

at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface (col. 10, lines 56-65; col. 11, lines 4-15; Northington discloses an entity with the ability to administer and control in real time financial transaction capabilities at an individual account or "cardholder" level, at a group level (including a plurality of individual accounts) and at a global level (including all accounts within the entity). Administration and control functions at the individual, group and global levels may include: adding (i.e. registered as claimed) one or more new individual accounts to enable purchasing authority); and

providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions, characterized in that through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces (col. 3, lines 21-32).

However, Northington does not explicitly teach a plurality of institution-specific electronic interfaces. On the other hand, Atkins discloses a plurality of institution-specific

electronic interfaces when he discloses a variety of financial institutions and firms that market financial services (hereinafter referred to as "financial institutions") to sell an entire range of financial products (col. 7, line 19 to col. 8, line 61). Atkins discloses prioritization function also provides financial institutions an easily definable means of managing individual accounts that have a potentially infinite number of investment opportunities in a way that minimizes the detrimental aspects of enforcing compliance while satisfying the financial institution's credit-related objectives. He also discloses the financial institution's office through a personal computer with a modem or an interactive video terminal located in the individual's home. Such devices include a portable computer, a point of sale terminal linked to the network or an intelligent telecommunication device such as a PDA (i.e. electronic interfaces). Thus, it would have been obvious to one of ordinary skill in the art to enable a plurality of institution-specific electronic interfaces for effecting an improved personal financial analysis, planning and management system by incorporating a digital system of electronic exchange as discloses in Atkins.

Re claims **2, 7, 14, and 21**, Northington teaches data-packet-network is the Internet network (col. 10, lines 56-65). Northington discloses the web services element may also include an Internet server to provide Internet access capabilities, for example, to enable users to perform purchasing and other transactions via the Internet.

Re claims **3, 15, 18, 22, and 25**, Northington teaches main, cobranded, and institution-specific interfaces are HTML interfaces served by file servers operating on the Internet (fig. 6). Northington discloses Web services may also be programmed to provide users with predefined hyperlinks to facilitate access to these Web sites. As claimed, HTML is a

Hypertext Markup Language. HTML is the authoring software language used on the Internet's World Wide Web. HTML is used for creating World Wide Web pages.

Re claims **4** and **23**, and, Northington teaches back-end software supporting the main and the cobranded interfaces is the same back-end software (col. 5, lines 35-56; col. 10, lines 56-65; col. 11, lines 4-15).

Re claims **5-6** and **27**, Northington teaches cross-linking between the main, cobranded, and institution-specific interfaces is accomplished through hyperlinking data within the respective interfaces (col. 11, lines 40-59). Northington discloses hyperlinks to facilitate access to these Web sites.

Re claims **8, 19, and 26**, Northington teaches direct linking between the main, cobranded, and institution-specific interfaces is through embedded function (fig. 1). In figure 1, Northington discloses remote terminal provides user access to the system, enabling users to access information, administer accounts, control spending and other account activities, request reports, and perform other functions or tasks to be linking to other interfaces.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu Thao Havan whose telephone number is (571) 272-8111. The examiner can normally be reached during her flextime schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone

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number for the organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct-uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).


Thu Thao Havan
Art Unit: 3693
12/2/2007